

NOTICES OF PROPOSED RULEMAKING

Unless exempted by A.R.S. § 41-1995, each agency shall begin the rulemaking process by 1st filing a Notice of Proposed Rulemaking, containing the preamble and the full text of the rules, with the Secretary of State's Office. The Secretary of State shall publish the notice along with the Preamble and the full text in the next available issue of the Arizona Administrative Register.

Under the Administrative Procedure Act (A.R.S. § 41-1001 et seq.), an agency must allow at least 30 days to elapse after the publication of the Notice of Proposed Rulemaking in the Register before beginning any proceedings for adoption, amendment, or repeal of any rule. A.R.S. §§ 41-1013 and 41-1022.

NOTICE OF PROPOSED RULEMAKING

TITLE 2. ADMINISTRATION

CHAPTER 8. STATE RETIREMENT SYSTEM BOARD

PREAMBLE

1. Sections Affected

R2-8-123	<u>Rulemaking Action</u>
Table 1	Amend
Table 2	Repeal
Table 3	Repeal
Table 3	Renumber
Table 3	Amend
Table 3	New Table
Table 4	Renumber
Table 5	Repeal
Table 6	Renumber
Table 7	Renumber
Table 6	New Table

2. The specific authority for the rulemaking, including both the authorizing statute (general) and the statutes the rules are implementing (specific):

Authorizing statute: A.R.S. § 38-714(E)(5)

Implementing statutes: A.R.S. §§ 38-711(2); 38-711(24); 38-714(G)(3); 38-736; and 38-737

3. The name and address of agency personnel with whom persons may communicate regarding the rulemaking:

Name: Fred Stork, Assistant Attorney General

Address: State Retirement System Board
3300 North Central Avenue
P.O. Box 33910
Phoenix, Arizona 85067-3910

Telephone: (602) 240-2052

Fax: (602) 264-6113

or

Name: Don Rohan, Assistant Director, EAD

Address: State Retirement System Board
3300 North Central Avenue
P.O. Box 33910
Phoenix, Arizona 85067-3910

Telephone: (602) 240-2027

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4. An explanation of the rules, including the agency's reasons for initiating the rules:

The Arizona State Retirement System Board has initiated this rulemaking in order to implement A.R.S. § 38-714(G)(3), 38-711(2), 38-711, 38-736, and 38-737.

A.R.S. § 38-714(G)(3) requires the Board to conduct an annual actuarial valuation of the ASRS assets and liabilities.

The determination of "normal costs" as defined in A.R.S. § 38-711(24) is dependent upon the annual actuarial valuation of the ASRS assets and liabilities.

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Under A.R.S. §§ 38-736 and 38-737 employers and members are required to contribute annually a percent of compensation to fund the ASRS plan. The contribution rate for each plan year is based on the results of the annual actuarial valuation.

To conduct an actuarial valuation the Board and its actuary must analyze various components of the plan and forecast their level of activity and characteristics. Those components are: value of assets, investment yield, mortality, disability, withdrawal, salary, retirement age, future increases in benefits, future retirees eligible for health insurance premium supplement and proportion of vested terminated members who will not withdraw their contributions. The anticipated activity or characteristics of these components, as they relate to actuarial valuations, are the actuarial assumptions and funding methods.

Under A.R.S. § 38-711(2) actuarial equivalents are based upon mortality and interest rate assumptions.

The Board and its actuary cannot conduct appropriate actuarial valuations and determine the normal costs, set the appropriate contribution rate and determine actuarial equivalencies without the Board's adoption of appropriate actuarial assumptions.

A.R.S. § 38-714(G) also requires the Board to contract for a study of the mortality, disability, service, and experience of the employers and employees participating in the ASRS at least every 5th fiscal year. Pursuant to this requirement, the Board contracted with Watson Wyatt & Company, consulting actuaries, to conduct an actuarial experience study for the 5-year period ending June 30, 1995. Watson Wyatt & Company presented the report of this experience study to the Board on November 15, 1996.

Based upon the results of the 5-year experience study, Watson Wyatt & Company has recommended, as its best judgment on the prospective performance of the ASRS, that the assumptions respecting mortality rates, salary increases, and retirement ages should be adjusted so that the annual actuarial valuations for the plan year that ended June 30, 1996, and for the succeeding plans years until the next 5-year experience study will portray more accurately the actuarial condition of the ASRS.

Concurring with the recommendations of its consulting actuaries, the Board has proposed amending R2-8-123 as follows:

a. **Changes in Mortality Rates and Retirement**

The Watson Wyatt & Company Actuarial Experience Study of the Arizona State Retirement System for the 5-year period ending June 30, 1995, showed that the actual deaths for the core group of retired members was not significantly higher than expected (4,004 actual deaths compared to 3,566 expected deaths) but that the rate of retirement had increased dramatically to 127% of expected retirements.

As a result of this experience the actuaries recommended and the Board concurred that the assumed rate of mortality for post retirement, the 1983 Group Annuity Mortality Table, with margins, set back 1 year for males with no set back for females, should continue in effect for post retirement and that the same assumption also should be applied to pre-retirement, that being the 1983 Group Annuity Mortality Table, with margins, set forward 1 year for males and 3 years for females.

The actuaries recommended an increase in the retirement rates to produce a new actual to expected ratio of 96.5%.

b. **Changes in Assumed Salary Increases**

Watson Wyatt & Company analyzed the salary experience for the ASRS for the 5-year period ending June 30, 1995, and subdivided it into 2 components: (1) annual increase due to step-rate/promotional component and (2) general increase reflecting inflation and productivity increase.

As a result of the experience study the actuaries recommended that the general salary increase component be reduced from 5.50% to 4.50% per annum. This reflects reduced inflation from 5.00% to 4.25% and reduced productivity from 0.50% to 0.25% to reflect actual experience.

As a result of the experience study the actuaries also recommended a modification of the step-rate/promotional component of the salary scale to reflect actual experience.

c. **Repeal of Assumption on Future Increases in Social Security Benefits**

In 1995, the Legislature established a separate long-term disability benefit program. Disability benefits no longer are funded through the ASRS Retirement Plan. Future increases in Social Security benefits, therefore, no longer are relevant to an actuarial valuation of the ASRS Retirement Plan. Future increases in Social Security benefits, therefore, no longer are relevant to an actuarial valuation of the ASRS Retirement Plan.

5. **A showing of good cause why the rules are necessary to promote a statewide interest if the rules will diminish a previous grant of authority of a political subdivision of this state:**

Not applicable.

6. **The summary of the economic, small business, and consumer impact:**

The proposed rulemaking will not impact small business or consumers. The employer and member contribution rates for the ASRS plan year that began on July 1, 1996, are 3.20% of compensation. The proposed rulemaking will result in contribution rates of 3.05% of compensation for employer and employee members of the ASRS for the plan year beginning July 1, 1997. In the absence of this rulemaking the employer and member contribution rates for the ASRS plan year beginning July 1, 1997, would be 2.98% of compensation.

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7. The name and address of agency personnel with whom persons may communicate regarding the accuracy of the economic, small business, and consumer impact statement:

Name: Tom Finnerty, Legislative Liaison
Address: Arizona State Retirement System
3300 North Central Avenue
P.O. Box 33910
Phoenix, Arizona 85067-3910
Telephone: (602) 240-2027
Fax: (602) 240-2083

8. The time, place, and nature of the proceedings for the adoption, amendment, or repeal of the rule, or, if no proceeding is scheduled, where, when, and how persons may request an oral proceeding on the proposed rules:

No public proceeding is scheduled. A person may submit written comments or request that an oral proceeding be held on the proposed rules by submitting the comments or a written request for hearing no later than 5 p.m., February 26, 1997, to Fred Stork at the address listed in question #3.

9. Any other matters prescribed by statute that are applicable to the specific agency or to any specific rule or class of rules:
Not applicable.

10. Incorporations by reference and their location in the rules:
None.

11. The full text of the rules follow:

TITLE 2. ADMINISTRATION

CHAPTER 8. STATE RETIREMENT SYSTEM BOARD

ARTICLE 2. RETIREMENT SYSTEM

Section	
R2-8-123.	Actuarial Assumptions and Actuarial Value of Assets
Table 1.	Graduated Tabular Rates of Mortality and Disability —Active Male Members
Table 2.	Graduated Tabular Rates of Mortality and Disability —Active Female Members
Table 3.1.	Retired Non-disabled Member Mortality Rates
Table 4.2.	Disabled Member Mortality Rates
Table 3.	Rates of Decrement Due to Retirement
Table 5.	Tabular Rates of Retirement—Active Female Members
Table 6.4.	Graduated Tabular Rates of Withdrawal - Active Male Members
Table 7.5.	Graduated Tabular Rates of Withdrawal - Active Female Members
Table 6.	Graduated Tabular Rates of Disability

ARTICLE 2. RETIREMENT SYSTEM

- R2-8-123. Actuarial Assumptions and Actuarial Value of Assets

The Board adopts the following for actuarial valuations commencing with the effective date of this rule as of June 30, 1996, and thereafter:

1. Actuarial Assumptions:
 - a. Interest and Investment Yield Rate--8% per annum, compounded annually.
 - b. Mortality:
 - i. Pre-retirement—1983 Group Annuity Mortality Table with margins, set forward one year for males and three years for females, as provided for mortality in Tables 1 and 2 of this rule.

ii. Post-retirement—Healthy rates are based on the 1983 Group Annuity Mortality Table with margins, set back one year for males and not setback for females as provided in Table 3 1 of this rule. Disabled rates are based on the experience of other large public sector retirement systems through age 82, and healthy mortality rates thereafter, as provided in Table 4 2 of this rule.

- c. Retirement Age--Select and ultimate retirement rates at age and years of service shown in Table 5 3 of this rule.
d. Salary Scales--A select and ultimate salary scale made up of a merit step-rate/ promotional component and general salary increase component as follows:

Years-of Service	Merit Component	Total Salary Increase*
(1)	(2)	(3)
1	3.00%	8.50%
2	2.50%	8.00%
3	2.00%	7.50%
4	1.80%	7.30%
5	1.40%	6.90%
6	1.10%	6.60%
7	1.00%	6.50%
8	0.80%	6.30%
9	0.60%	6.10%
10	0.50%	6.00%
11-or-more	0.00%	5.50%

*Total salary increase rate = inflation (or growth) rate (5%) + productivity increase rate (0.5%) + merit component

<u>Years of Service</u>	<u>Step-Rate Promotional Component</u>	<u>Total Salary Increase*</u>
(1)	(2)	(3)
1	5.00%	9.50%
2	4.00%	8.50%
3	2.50%	7.00%
4	1.80%	6.30%
5	1.40%	5.90%
6	1.25%	5.75%
7	1.00%	5.50%
8	0.80%	5.30%
9	0.75%	5.25%
10	0.50%	5.00%
11 - 19	0.25%	4.75%
20+	0.000%	4.50%

*Total salary increase = inflation (or growth) rate (4.25%) + productivity increase rate (0.25%) + step-rate/promotional component

- e. Withdrawal Rates (for causes other than death, disability, or retirement)--Select and ultimate withdrawal rates as provided in Table 6-4 for withdrawal rates for males and Table 7-5 for withdrawal rates for females.
- f. Disability Rates--Group long-term disability rates based on the Society of Actuaries 1987 Disability

Incidence Study (with a six-month elimination period) as provided in Table 1-6 for male disability rates and Table 2 for female disability rates.

- g. Future Increases in Social Security Benefits--For the purpose of projecting disability benefits, Social Security is assumed to increase in the future due to increases in the national average wage index of 5.5% per year, compounded annually, and due to increases in the cost of living of 5% per year, compounded annually.
- h.g. Future Retirees Eligible for the Health Insurance Premium Supplement--75% of future retirees will be eligible to receive the post-retirement health insurance premium supplement and 60% of those retirees will be eligible for the dependent premium supplement.
- i.h. Proportion of Vested Terminated Members Who Will Not Withdraw Their Contributions--25% of members who terminate vested will not withdraw their contributions but instead will receive a retirement benefit upon attaining retirement age.
- 2. Actuarial Value of Assets: The actuarial value of assets is equal to the market value of assets less a five-year phase-in of the Excess (Shortfall) between expected investment return and actual income with the resulting value not being less than 80% or more than 120% of the market value of assets.

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TABLE 1. GRADUATED TABULAR RATES OF MORTALITY AND DISABILITY—ACTIVE MALE MEMBERS

Age (1)	Rate of Mortality (2)	Rate of Disability (3)
18	0.000365	0.000715
19	0.000377	0.000740
20	0.000392	0.000766
21	0.000408	0.000783
22	0.000424	0.000800
23	0.000444	0.000817
24	0.000464	0.000833
25	0.000488	0.000851
26	0.000513	0.000869
27	0.000542	0.000890
28	0.000572	0.000914
29	0.000607	0.000941
30	0.000645	0.000973
31	0.000687	0.001009
32	0.000734	0.001050
33	0.000785	0.001098
34	0.0008360	0.001154
35	0.000907	0.001218
36	0.000966	0.001290
37	0.001039	0.001370
38	0.001128	0.001460
39	0.001238	0.001565
40	0.001370	0.001689
41	0.001527	0.001839
42	0.001715	0.002020
43	0.001932	0.002238
44	0.002183	0.002495
45	0.002471	0.002798
46	0.002790	0.003151
47	0.003138	0.003560
48	0.003513	0.004019
49	0.003909	0.004535
50	0.004324	0.005128
51	0.004755	0.005818
52	0.005200	0.006620
53	0.005660	0.007541
54	0.006131	0.008560
55	0.006618	0.009644
56	0.007139	0.010759
57	0.007719	0.011870
58	0.008384	0.012954
59	0.009158	0.014001
60	0.010064	0.014990
61	0.011133	0.015900
62	0.012391	0.016710
63	0.013868	0.017430
64	0.015592	0.018034
65	0.017579	0.000000
66	0.019804	0.000000
67	0.022229	0.000000
68	0.024817	0.000000
69	0.027530	0.000000
70	0.030354	0.000000
71	0.033370	0.000000
72	0.036680	0.000000

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TABLE 2. GRADUATED TABULAR RATES OF MORTALITY AND DISABILITY—ACTIVE FEMALE MEMBERS

Age (1)	Rate of Mortality (2)	Rate of Disability (3)
18	0.000201	0.000965
19	0.000212	0.000972
20	0.000225	0.000978
21	0.000238	0.000987
22	0.000253	0.001000
23	0.000268	0.001018
24	0.000283	0.001042
25	0.000301	0.001072
26	0.000320	0.001110
27	0.000342	0.001157
28	0.000364	0.001212
29	0.000388	0.001275
30	0.000414	0.001352
31	0.000443	0.001444
32	0.000476	0.001554
33	0.000502	0.001688
34	0.000535	0.001841
35	0.000573	0.002004
36	0.000617	0.002165
37	0.000665	0.002315
38	0.000716	0.002448
39	0.000775	0.002574
40	0.000841	0.002707
41	0.000919	0.002860
42	0.001010	0.003050
43	0.001117	0.003282
44	0.001237	0.003553
45	0.001366	0.003867
46	0.001505	0.004225
47	0.001647	0.004628
48	0.001793	0.005071
49	0.001948	0.005553
50	0.002119	0.006081
51	0.002315	0.006657
52	0.002541	0.007282
53	0.002803	0.007954
54	0.003103	0.008656
55	0.003442	0.009362
56	0.003821	0.010047
57	0.004241	0.010683
58	0.004702	0.011251
59	0.005210	0.011738
60	0.005769	0.012126
61	0.006385	0.012397
62	0.007064	0.012532
63	0.007817	0.013532
64	0.008681	0.014532
65	0.009702	0.000000
66	0.010921	0.000000
67	0.012385	0.000000
68	0.014128	0.000000
69	0.016159	0.000000
70	0.018481	0.000000
71	0.021091	0.000000
72	0.023992	0.000000

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TABLE 3.1. RETIRED NON-DISABLED MEMBER MORTALITY RATES

Age (1)	Male (2)	Female (3)	Age (4)	Male (5)	Female (6)
20	0.000365	0.000189	66	0.015592	0.007817
21	0.000377	0.000201	67	0.017579	0.008681
22	0.000392	0.000212	68	0.019804	0.009702
23	0.000408	0.000225	69	0.022229	0.010921
24	0.000424	0.000238	70	0.024817	0.012385
25	0.000444	0.000253	71	0.027530	0.014128
26	0.000464	0.000268	72	0.030354	0.016159
27	0.000488	0.000283	73	0.033370	0.018481
28	0.000513	0.000301	74	0.036680	0.021091
29	0.000542	0.000320	75	0.040388	0.023992
30	0.000572	0.000342	76	0.044597	0.027184
31	0.000607	0.000364	77	0.049388	0.030672
32	0.000645	0.000388	78	0.054758	0.034459
33	0.000687	0.000414	79	0.060678	0.038549
34	0.000734	0.000443	80	0.067125	0.042945
35	0.000785	0.000476	81	0.074070	0.047655
36	0.000860	0.000502	82	0.081484	0.052691
37	0.000907	0.000535	83	0.089320	0.058071
38	0.000966	0.000573	84	0.097525	0.063807
39	0.001039	0.000617	85	0.106047	0.069918
40	0.001128	0.000665	86	0.114836	0.076570
41	0.001238	0.000716	87	0.124170	0.084459
42	0.001370	0.000775	88	0.133870	0.091935
43	0.001527	0.000841	89	0.144073	0.101354
44	0.001715	0.000919	90	0.154859	0.111750
45	0.001932	0.001010	91	0.166307	0.123076
46	0.002183	0.001117	92	0.178214	0.135630
47	0.002471	0.001237	93	0.190460	0.149577
48	0.002790	0.001366	94	0.203007	0.165103
49	0.003138	0.001505	95	0.217904	0.182419
50	0.003513	0.001647	96	0.234086	0.201757
51	0.003909	0.001793	97	0.248436	0.222043
52	0.004324	0.001948	98	0.263954	0.243899
53	0.004755	0.002119	99	0.280803	0.268185
54	0.005200	0.002315	100	0.299154	0.295187
55	0.005660	0.002541	101	0.319185	0.325225
56	0.006131	0.002803	102	0.341086	0.358897
57	0.006618	0.003103	103	0.365052	0.395842
58	0.007139	0.003442	104	0.393102	0.438360
59	0.007719	0.003821	105	0.427255	0.487816
60	0.008384	0.004241	106	0.469531	0.545886
61	0.009158	0.004702	107	0.521945	0.614309
62	0.010064	0.005210	108	0.586518	0.694884
63	0.011133	0.005769	109	0.665268	0.789474
64	0.012391	0.006385	110	1.000000	1.000000
65	0.013868	0.007064	110	0.760215	0.789474
66	0.012851	0.007817			
67	0.014199	0.008681			
68	0.015717	0.009702			
69	0.017414	0.010921			
70	0.019296	0.012385			
71	0.021371	0.014128			
72	0.023647	0.016159			
73	0.026131	0.018481			
74	0.028835	0.021091			
75	0.031794	0.023992			

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TABLE 4.2. DISABLED MEMBER MORTALITY RATES

Age (1)	Male (2)	Female (3)	Age (4)	Male (5)	Female (6)
20	0.069879	0.053877	66	0.061623	0.026840
21	0.069996	0.052371	67	0.061524	0.025983
22	0.070844	0.051719	68	0.061425	0.025358
23	0.072426	0.051921	69	0.061410	0.024949
24	0.074739	0.052977	70	0.067459	0.024778
25	0.077774	0.054887	71	0.074692	0.025103
26	0.081514	0.057649	72	0.081981	0.026205
27	0.085917	0.061249	73	0.088344	0.028186
28	0.090912	0.065656	74	0.093244	0.030948
29	0.096392	0.070808	75	0.096503	0.034291
30	0.102203	0.076604	76	0.098256	0.038087
31	0.108136	0.082892	77	0.098856	0.042217
32	0.113923	0.089460	78	0.098860	0.046540
33	0.119246	0.096034	79	0.098874	0.050814
34	0.123755	0.102284	80	0.098892	0.054859
35	0.127088	0.107853	81	0.099251	0.058639
36	0.128906	0.112409	82	0.100129	0.062150
37	0.128926	0.115626	83	0.108361	0.064523
38	0.126987	0.117135	84	0.117830	0.070897
39	0.123139	0.116642	85	0.127595	0.077687
40	0.117613	0.113967	86	0.137967	0.085078
41	0.110786	0.109054	87	0.148744	0.093189
42	0.103215	0.102042	88	0.160081	0.102150
43	0.095530	0.093478	89	0.172066	0.112616
44	0.088266	0.084216	90	0.184785	0.124167
45	0.081841	0.075172	91	0.198016	0.136751
46	0.076701	0.067198	92	0.211622	0.150700
47	0.073156	0.060788	93	0.225563	0.166197
48	0.071164	0.056136	94	0.242116	0.183448
49	0.070180	0.053121	95	0.260096	0.202688
50	0.069484	0.051392	96	0.276040	0.224174
51	0.068278	0.050436	97	0.293282	0.246715
52	0.066081	0.049707	98	0.312003	0.270999
53	0.062961	0.048730	99	0.332393	0.297983
54	0.062820	0.047328	100	0.354650	0.327986
55	0.062712	0.045671	101	0.378984	0.361361
56	0.062613	0.044033	102	0.405613	0.398774
57	0.062514	0.042368	103	0.436780	0.439825
58	0.062415	0.040421	104	0.474728	0.487067
59	0.062316	0.038255	105	0.521701	0.542018
60	0.062217	0.036058	106	0.579939	0.606540
61	0.062118	0.033981	107	0.651687	0.682566
62	0.062019	0.032048	108	0.739187	0.772094
63	0.061920	0.030396	109	0.844683	0.877193
64	0.061821	0.029038	110	1.000000	1.000000
65	0.061722	0.027868			

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TABLE 3. RATES OF DECREMENT DUE TO RETIREMENT

Age	<u>Years of Service</u>											
	0-4	5-9	10-14	15	16	17	18	19	20	21	22	23
50 & Under	0.0000	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500
51	0.0000	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500
52	0.0000	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500
53	0.0000	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500
54	0.0000	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500
55	0.0000	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0600	0.0500	0.0750	0.0750
56	0.0000	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0800	0.1000	0.1000	0.1000
57	0.0000	0.0500	0.0700	0.0500	0.0500	0.0500	0.0500	0.0500	0.1250	0.1250	0.1250	0.2250
58	0.0000	0.0500	0.0750	0.0800	0.0800	0.0800	0.0800	0.1000	0.1625	0.1625	0.2250	0.2000
59	0.0000	0.0500	0.0800	0.0900	0.0900	0.0900	0.1125	0.1125	0.2000	0.2250	0.2125	0.2125
60	0.0000	0.0500	0.0900	0.1100	0.1100	0.1375	0.1375	0.1375	0.2625	0.2375	0.2375	0.2375
61	0.0000	0.0500	0.1400	0.1500	0.1875	0.1875	0.1875	0.1875	0.2375	0.2375	0.2375	0.2375
62	0.0000	0.0500	0.3400	0.3400	0.3400	0.3400	0.3400	0.3400	0.4200	0.4200	0.4200	0.4200
63	0.0000	0.1000	0.4500	0.4500	0.4500	0.4500	0.4500	0.4500	0.5000	0.5000	0.5000	0.5000
64	0.0000	0.0500	0.4800	0.4800	0.4800	0.4800	0.4800	0.4800	0.5300	0.5300	0.5300	0.5300
65	0.0250	0.0500	0.5500	0.5500	0.5500	0.5500	0.5500	0.5500	0.5500	0.5500	0.5500	0.5500
66 & Older	0.0250	0.1000	0.5500	0.5500	0.5500	0.5500	0.5500	0.6000	0.6000	0.6000	0.6000	0.6000

Age	<u>Years of Service</u>											
	24	25	26	27	28	29	30	31	32	33	34	35+
50 & Under	0.0500	0.0500	0.0500	0.0625	0.0625	0.0625	0.1000	0.0750	0.0812	0.0938	0.1250	0.1250
51	0.0500	0.0500	0.0625	0.0625	0.0625	0.1000	0.0938	0.1000	0.1062	0.1250	0.1375	0.1375
52	0.0500	0.0625	0.0625	0.0625	0.1250	0.0938	0.1000	0.1062	0.1250	0.1375	0.0750	0.0750
53	0.0500	0.0625	0.0625	0.1625	0.1250	0.1125	0.1125	0.1125	0.1250	0.0750	0.0750	0.0750
54	0.0500	0.0625	0.1625	0.1500	0.1250	0.1375	0.1375	0.1375	0.1250	0.1250	0.0750	0.1250
55	0.0750	0.1625	0.1500	0.1500	0.1375	0.1500	0.1875	0.1250	0.1250	0.1250	0.1250	0.1250
56	0.1625	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500
57	0.1875	0.1875	0.1875	0.1875	0.1875	0.1750	0.1750	0.1750	0.1750	0.1750	0.1750	0.1750
58	0.2000	0.2000	0.2000	0.2125	0.2125	0.2125	0.2125	0.2125	0.2125	0.2125	0.2125	0.2125
59	0.2125	0.2125	0.2125	0.2125	0.2125	0.2125	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500
60	0.2375	0.2500	0.2500	0.2500	0.2500	0.2500	0.3000	0.3000	0.3000	0.3000	0.3000	0.3000
61	0.2375	0.3000	0.3000	0.3000	0.3000	0.3000	0.3125	0.3125	0.3125	0.3125	0.3125	0.3125
62	0.4200	0.4400	0.4400	0.4400	0.4400	0.4400	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000
63	0.5000	0.5300	0.5300	0.5300	0.5300	0.5300	0.5500	0.5500	0.5500	0.5500	0.5500	0.5500
64	0.5300	0.5500	0.5500	0.5500	0.5500	0.5500	0.5500	0.5500	0.5500	0.5500	0.5500	0.5500
65	0.5500	0.6000	0.6000	0.6000	0.6000	0.6000	0.6000	0.6000	0.6000	0.6000	0.6000	0.6000
66 & Older	0.6000	0.6000	0.6000	0.6000	0.6000	0.6000	0.6000	0.6000	0.6000	0.6000	0.6000	0.6000

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TABLE 5. TABULAR RATES OF RETIREMENT - ACTIVE MALE AND FEMALE MEMBERS

Age	Years of Service									
	24	5-9	10-14	15-19	20	21	22	23	24	25
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
50	0.000	0.002	0.030	0.030	0.040	0.040	0.040	0.040	0.040	0.050
51	0.000	0.002	0.030	0.030	0.040	0.040	0.040	0.040	0.040	0.050
52	0.000	0.002	0.030	0.030	0.040	0.040	0.040	0.040	0.040	0.050
53	0.000	0.002	0.030	0.030	0.040	0.040	0.040	0.040	0.040	0.050
54	0.000	0.002	0.030	0.030	0.040	0.040	0.040	0.050	0.130	0.120
55	0.000	0.006	0.040	0.035	0.060	0.060	0.060	0.060	0.060	0.130
56	0.000	0.006	0.055	0.040	0.080	0.080	0.080	0.080	0.130	0.120
57	0.000	0.006	0.070	0.050	0.100	0.100	0.100	0.120	0.150	0.150
58	0.000	0.006	0.075	0.080	0.130	0.130	0.180	0.160	0.160	0.160
59	0.000	0.006	0.080	0.090	0.160	0.180	0.170	0.170	0.170	0.170
60	0.040	0.090	0.110	0.210	0.190	0.190	0.190	0.190	0.190	0.200
61	0.040	0.140	0.150	0.190	0.190	0.190	0.190	0.190	0.220	0.240
62	0.040	0.200	0.200	0.370	0.370	0.370	0.370	0.370	0.370	0.390
63	0.000	0.100	0.400	0.400	0.450	0.450	0.450	0.450	0.450	0.480
64	0.000	0.050	0.430	0.430	0.480	0.480	0.480	0.480	0.480	0.500
65	0.025	0.050	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.550
66	0.025	0.100	0.500	0.500	0.550	0.550	0.550	0.550	0.550	0.550
Years of Service										
Age	26	27	28	29	30	31	32	33	34	35+
(1)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)
50	0.050	0.050	0.050	0.050	0.080	0.060	0.065	0.075	0.100	0.060
51	0.050	0.050	0.050	0.080	0.075	0.080	0.085	0.100	0.110	0.060
52	0.050	0.050	0.100	0.075	0.080	0.085	0.100	0.110	0.060	0.060
53	0.050	0.130	0.100	0.090	0.090	0.090	0.100	0.060	0.060	0.075
54	0.100	0.120	0.100	0.110	0.110	0.110	0.100	0.100	0.100	0.100
55	0.120	0.110	0.110	0.120	0.150	0.100	0.100	0.100	0.100	0.100
56	0.120	0.120	0.120	0.120	0.120	0.120	0.120	0.120	0.120	0.120
57	0.150	0.150	0.150	0.140	0.140	0.140	0.140	0.140	0.140	0.140
58	0.160	0.160	0.170	0.170	0.170	0.170	0.170	0.170	0.170	0.170
59	0.170	0.170	0.170	0.170	0.200	0.200	0.200	0.200	0.200	0.200
60	0.200	0.200	0.200	0.200	0.240	0.240	0.240	0.240	0.240	0.240
61	0.240	0.240	0.240	0.240	0.250	0.250	0.250	0.250	0.250	0.250
62	0.300	0.300	0.300	0.300	0.450	0.450	0.450	0.450	0.450	0.450
63	0.480	0.480	0.480	0.480	0.500	0.500	0.500	0.500	0.500	0.500
64	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
65	0.550	0.550	0.550	0.550	0.550	0.550	0.550	0.550	0.550	0.550
66	0.550	0.550	0.550	0.550	0.550	0.550	0.550	0.550	0.550	0.550

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TABLE 6. GRADUATED TABULAR RATES OF DISABILITY

Age (1)	Male (2)	Female (3)
18	0.000715	0.000965
19	0.000740	0.000972
20	0.000766	0.000978
21	0.000783	0.000987
22	0.000800	0.001000
23	0.000817	0.001018
24	0.000833	0.001042
25	0.000851	0.001072
26	0.000869	0.001110
27	0.000890	0.001157
28	0.000914	0.001212
29	0.000941	0.001275
30	0.000973	0.001352
31	0.001009	0.001444
32	0.001050	0.001554
33	0.001098	0.001688
34	0.001154	0.001841
35	0.001218	0.002004
36	0.001290	0.002165
37	0.001370	0.002315
38	0.001460	0.002165
39	0.001565	0.002574
40	0.001689	0.002707
41	0.001839	0.002860
42	0.002020	0.003050
43	0.002238	0.003282
44	0.002495	0.003553
45	0.002798	0.003867
46	0.003151	0.004225
47	0.003560	0.004628
48	0.004019	0.005071
49	0.004535	0.005553
50	0.005128	0.006081
51	0.005818	0.006557
52	0.006620	0.007282
53	0.007541	0.007954
54	0.008560	0.008656
55	0.009644	0.009362
56	0.010759	0.010047
57	0.004241	0.010683
58	0.004702	0.011251
59	0.014001	0.011738
60	0.014990	0.012126
61	0.015900	0.012397
62	0.016710	0.012532
63	0.017430	0.013532
64	0.018034	0.014532
65	0.000000	0.000000
66	0.000000	0.000000
67	0.000000	0.000000
68	0.000000	0.000000
69	0.000000	0.000000
70	0.000000	0.000000
71	0.000000	0.000000
72	0.000000	0.000000

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NOTICE OF PROPOSED RULEMAKING

TITLE 19. ALCOHOL, HORSE AND DOG RACING, LOTTERY, AND GAMING

CHAPTER 3. ARIZONA STATE LOTTERY COMMISSION

PREAMBLE

1. Sections Affected

	Rulemaking Action
R19-3-360	Repeal
R19-3-362	Repeal
R19-3-363	Repeal
R19-3-364	Repeal
R19-3-365	Repeal
R19-3-366	Repeal
R19-3-367	Repeal
R19-3-368	Repeal
R19-3-370	Repeal
R19-3-371	Repeal
R19-3-372	Repeal
R19-3-373	Repeal
R19-3-374	Repeal
R19-3-375	Repeal
R19-3-376	Repeal
R19-3-377	Repeal
R19-3-378	Repeal
R19-3-379	Repeal
R19-3-380	Repeal
R19-3-381	Repeal
R19-3-382	Repeal
R19-3-383	Repeal
R19-3-384	Repeal
R19-3-385	Repeal
R19-3-386	Repeal

2. The specific authority for the rulemaking, including both the authorizing statute (general) and the statutes the rules are implementing (specific):

Authorizing statute: A.R.S. § 5-504(B)

Implementing statute: A.R.S. § 5-504(B)

3. The name and address of agency personnel with whom persons may communicate regarding the rulemaking:

Name: Mr. Jody Spicola, Executive Director

Address: Arizona State Lottery Commission
4740 East University
Phoenix, Arizona 85034

Telephone: (602) 921-4400

4. An explanation of the rules, including the agency's reasons for initiating the rules:

These instant games have expired, and the repeal process will keep the Lottery's rules current.

5. A showing of good cause why the rules are necessary to promote a statewide interest if the rules will diminish a previous grant of authority of a political subdivision of this state:

Not applicable.

6. The summary of the economic, small business, and consumer impact:

These instant games have expired and have been replaced by new instant games.

7. The name and address of agency personnel with whom persons may communicate regarding the accuracy of the economic, small business, and consumer impact statement:

Name: Mr. Jody Spicola, Executive Director

Address: Arizona State Lottery Commission
4740 East University Drive
Phoenix, Arizona 85034

Telephone: (602) 921-4400

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8. The time, place, and nature of the proceedings for the adoption, amendment, or repeal of the rule, or, if no proceeding is scheduled, where, when, and how persons may request an oral proceeding on the proposed rules:

Date: February 21, 1997
Time: 10 a.m.
Location: Arizona State Lottery Commission
4740 East University Drive
Phoenix, Arizona
Nature: Oral proceeding

9. Any other matters prescribed by statute that are applicable to the specific agency or to any specific rule or class of rules:

Close of the record is 5 p.m., Thursday, February 20, 1997, for written comments, and at the close of the oral proceeding for verbal comments.

10. Incorporations by reference and their location in the rules:

None.

11. The full text of the rules follow:

TITLE 19. HORSE AND DOG RACING, LOTTERY, AND GAMING

CHAPTER 3. ARIZONA STATE LOTTERY COMMISSION

ARTICLE 3. INSTANT LOTTERY GAMES

Section
R19-3-360. "Arizona Lottery Lucky Numbers"
R19-3-362. "High Card"
R19-3-363. "Money Tree"
R19-3-364. "9's in a Line"
R19-3-365. "Beat the Dealer"
R19-3-366. "Barrels of Bucks"
R19-3-367. "Lucky Roll!"
R19-3-368. "Tie Tac Cash"
R19-3-370. "Lucky 13"
R19-3-371. "Blackjack's Back"
R19-3-372. "Double Dough"
R19-3-373. "8's are Great"
R19-3-374. "High 5"
R19-3-375. "21!"
R19-3-376. "Cash Surprise"
R19-3-377. "7-11-21"
R19-3-378. "Double Dollars"
R19-3-379. "Holiday Cash"
R19-3-380. "High Card"
R19-3-381. "Tie-Tac Dough"
R19-3-382. "Roulette"
R19-3-383. "Baseball Bucks"
R19-3-384. "King of Cash"
R19-3-385. "Wild Card"
R19-3-386. "Lucky 7's"

ARTICLE 3. INSTANT LOTTERY GAMES

R19-3-360. "Arizona Lottery Lucky Numbers"

A. Under the latex in the play area located on the right side of the ticket, six play symbols appear in a vertical row with "YOUR NUMBERS" printed above and are one of the following: "1", "2", "3", "4", "5", "6", "7", "8", "9", or "10" with confirming captions. Six prize symbols appear in a vertical row with PRIZE \$ printed above and are one of the following: "FREE", "\$2.00", "\$5.00", "\$50.00", or "\$5,000" with confirming captions. One winning number symbol appears on the upper right front of the ticket with "WINNING NUMBER" printed above and is one of the following: "1", "2", "3", "4", "5", "6", "7", "8", "9", or "10" with confirming captions.

- B. A pack ticket number beginning with 900001 is located in the lower center portion on the back of the ticket.
C. Play symbol captions correspond with and verify each of the play symbols as follows:

Play Symbol	Caption
1	ONE
2	TWO
3	THR
4	FOR
5	FIV
6	SIX
7	SVN
8	EGT
9	NIN
10	TEN

- D. Winning number symbol captions correspond with and verify each of the winning number symbols as follows:

Winning # Symbol	Caption
1	ONE
2	TWO
3	THR
4	FOR
5	FIV
6	SIX
7	SVN
8	EGT
9	NIN
10	TEN

- E. Prize symbol captions correspond with and verify each of the prize symbols as follows:

Prize Symbol	Caption
FREE	TICKET
\$2.00	TWO DOL
\$5.00	FIVE DOL
\$50.00	FIVY DOL
\$5,000	FIVE THOU

- F. The retailer validation code verifies instant winners of a TICKET, \$4.00, \$5.00, \$8.00, \$12.00, \$15.00, or \$30.00. The retailer validation code which corresponds with and verifies each of these winners is as follows:

TIC	=	FREE TICKET
FOR	=	\$4
FIV	=	\$5

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EGT	=	\$8
TLV	=	\$12
FTN	=	\$15
TRY	=	\$30

- G. "ARIZONA LOTTERY LUCKY NUMBERS" game tickets shall sell for no more than \$2.00.
- H. A prize winner in the "ARIZONA LOTTERY LUCKY NUMBERS" instant game is determined by removing the latex from the play area on the front of the ticket to determine the six play symbols, the six prize symbols, and the winning number symbol. Neither the retailer validation code (or any portion thereof), the pack ticket number (or any portion thereof), nor the validation number (or any portion thereof) are play symbols and are not usable or playable as such. If the ticket owner's "YOUR NUMBER" symbol matches the "WINNING NUMBER" symbol, he or she wins the prize directly to the right of the play symbol. The prizes are as follows:

FREE	= FREE TICKET or
\$2.00 x 2	= \$4 (four dollars) or
\$5.00	= \$5 (five dollars) or
\$2.00 x 4	= \$8 (eight dollars) or
\$2.00 x 6	= \$12 (twelve dollars) or
\$5.00 x 3	= \$15 (fifteen dollars) or
\$5.00 x 6	= \$30 (thirty dollars) or
\$50.00	= \$50 (fifty dollars) or
\$50.00 x 2	= \$100 (one hundred dollars) or
\$50.00 x 4	= \$200 (two hundred dollars) or
\$50.00 x 6	= \$300 (three hundred dollars) or
\$5,000	= \$5,000 (five thousand dollars) or
\$5,000 x 6	= \$30,000 (thirty thousand dollars).

R19-3-362. "High Card"

- A. In the latex play area located on the right side of the ticket, three play symbols appear in a vertical row with YOUR CARD printed above and are one of the following: "A", "K", "Q", "J", "10", "9", "8", "7", "6", "5" "4", or "3", with confirming captions. Three play symbols appear in a vertical row with DEALER'S CARD printed above and are one of the following: "K", "Q", "J", "10", "9", "8", "7", "6", "5" "4", "3", or "2" with confirming captions. The play symbol captions correspond with and verify the play symbols as follows:

Play Symbol	Caption
A	ACE
K	KING
Q	QUEEN
J	JACK
10	TEN
9	NINE
8	EIGHT
7	SEVEN
6	SIX
5	FIVE
4	FOUR
3	THREE
2	TWO

- B. Three prize symbols appear in a vertical row with PRIZE printed above and are one of the following: "FREE", "\$1.00", "\$2.00", "\$5.00", "\$50.00", or "\$1,000" with confirming captions.
- C. A pack ticket number is located in the lower middle portion of the back of the ticket and begins with 100001.
- D. The retailer validation code verifies instant winners of a TICKET, \$2, \$3, \$5, \$10, or \$15. The retailer validation code which corresponds with and verifies each of these winners is as follows:

TIC	=	TICKET
TWO	=	\$2

THR	=	\$3
FIV	=	\$5
TEN	=	\$10
FTN	=	\$15

- E. A prize winner in the "HIGH CARD" instant game is determined by removing the latex from the play area on the front of the ticket to determine the two play symbols and prize symbol identified as GAME 1, the two play symbols and prize symbol identified as GAME 2, and the two play symbols and prize symbol identified as GAME 3. Neither the retailer validation code (or any portion thereof) nor the validation number (or any portion thereof) are play symbols and are not usable or playable as such. If the ticket holder's YOUR CARD beats DEALER'S CARD in either GAME 1, GAME 2, or GAME 3, he or she wins the prize shown for that game. There may be three winning hands on a ticket. The prizes are as follows:

FREE	= Ticket or
\$1.00 + \$1.00	= \$2 (two dollars) or
\$2.00	= \$2 (two dollars) or
\$1.00 + \$2.00	= \$3 (three dollars) or
\$5.00	= \$5 (five dollars) or
\$1.00 + \$2.00 + \$2.00	= \$5 (five dollars) or
\$5.00 + \$5.00	= \$10 (ten dollars) or
\$5.00 + \$5.00 + \$5.00	= \$15 (fifteen dollars) or
\$50.00	= \$50 (fifty dollars) or
\$50.00 + \$50.00	= \$100 (one hundred dollars) or
\$50.00 + \$50.00 + \$50.00	= \$150 (one hundred fifty dollars) or
\$1,000	= \$1,000 (one thousand dollars) or
\$1,000 + \$1,000	= 2,000 (two thousand dollars) or
\$1,000 + \$1,000 + \$1,000	= 3,000 (three thousand dollars).

R19-3-363. "Money Tree"

- A. Nine play symbols, which are contiguous to each other in three rows, appear under the latex in the play area located on the right side of the ticket and one of the following: "FREE", "\$2.00", "\$4.00", "\$10.00", "\$20.00", "\$50.00", "\$100", or "\$500" with confirming captions.
- B. A pack ticket number beginning with 200001 is located in the lower center portion on the back of the ticket.
- C. Play symbol captions correspond with and verify each of the play symbols as follows:

Play Symbol	Caption
FREE	TICKET
\$2.00	TWO DOL
\$4.00	FOR DOL
\$10.00	TEN DOL
\$20.00	TWY DOL
\$50.00	FTY DOL
\$100	ONE HUN
\$500	FIV HUN

- D. The retailer validation code verifies instant winners of a TICKET, \$2, \$4, \$10, or \$20. The retailer validation code which corresponds with and verifies each of these winners is as follows:

TIC	=	TICKET
TWO	=	\$2
FOR	=	\$4
TEN	=	\$10
TWY	=	\$20

- E. A prize winner in the "MONEY TREE" instant game is determined by removing the latex from the play area on the front of the ticket to determine the nine play symbols. Neither the

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retailer validation code (or any portion thereof), the pack-ticket number (or any portion thereof), nor the validation number (or any portion thereof) are play symbols and are not usable or playable as such. If the ticket owner matches any three like play symbols, he or she wins that prize. The prizes are as follows:

Three FREE's	= FREE TICKET or
Three \$2. ⁰⁰	= \$2 (two dollars) or
Three \$4. ⁰⁰	= \$4 (four dollars) or
Three \$10. ⁰⁰	= \$10 (ten dollars) or
Three \$20. ⁰⁰	= \$20 (twenty dollars) or
Three \$50. ⁰⁰	= \$50 (fifty dollars) or
Three \$100.	= \$100 (one hundred dollars) or
Three \$500.	= \$500 (five hundred dollars).

R19-3-364. "9's-in-a-Line"

- A. Nine play symbols, which are contiguous to each other in three rows, appear under the latex in the play area located on the right side on the front of the ticket and are one of the following: "1", "2", "3", "4", "5", "6", "7", "8", or "9" with confirming captions.
- B. A pack ticket number beginning with 300001 is located in the lower center portion on the back of the ticket.
- C. Play symbol captions correspond with and verify each of the play symbols as follows:

Play Symbol	Caption
1	ONE
2	TWO
3	THR
4	FOR
5	FIV
6	SIX
7	SVN
8	EGT
9	NIN

- D. The retailer validation code verifies instant winners of a \$1, \$2, \$9, and \$19. The retailer validation code which corresponds with and verifies each of these winners is as follows:
- | | |
|-----|--------|
| ONE | = \$1 |
| TWO | = \$2 |
| NIN | = \$9 |
| NIT | = \$19 |

- E. A prize winner in the "9's-IN-A-LINE" instant game is determined by removing the latex from the play area on the front of the ticket to determine the nine play symbols. Neither the retailer validation code (or any portion thereof), the pack-ticket number (or any portion thereof), nor the validation number (or any portion thereof) are play symbols and are not usable or playable as such. If the ticket holder's YOUR HAND beats DEALER'S HAND in either GAME 1, GAME 2, or GAME 3, he or she wins the prize shown for that game. There may be three winning hands on a ticket. The prizes are as follows:

Right Column	= \$1 (one dollar) or
Center Column	= \$2 (two dollars) or
Left Column	= \$9 (nine dollars) or
Top Row	= \$19 (nineteen dollars) or
Center Row	= \$99 (ninety-nine dollars) or
Bottom Row	= \$999 (nine hundred ninety-nine dollars) or
Either diagonal	= \$9,999 (nine thousand nine hundred ninety-nine dollars).

R19-3-365. "Beat the Dealer"

- A. In the latex play area located on the right side of the ticket, three play symbols appear in a vertical row with YOUR HAND printed above and are one of the following: "A", "K", "Q", "J", "10", "9", "8", "7", "6", "5" "4", or "3", with confirming captions.

ing captions. Three play symbols appear in a vertical row with DEALER'S HAND printed above and are one of the following: "K", "Q", "J", "10", "9", "8", "7", "6", "5" "4", "3", or "2" with confirming captions. The play symbol captions correspond with and verify each of the play symbols as follows:

Play Symbol	Caption
A	ACE
K	KNG
Q	QUN
J	JCK
10	TEN
9	NIN
8	EGT
7	SVN
6	SIX
5	FIV
4	FOR
3	THR
2	TWO

- B. Three prize symbols appear in a vertical row with PRIZE printed above and are one of the following: "\$1.⁰⁰", "\$2.⁰⁰", "\$5.⁰⁰", "\$10.⁰⁰", or "\$500" with confirming captions.
- C. A pack ticket number is located in the lower middle portion of the back of the ticket and begins with 400001.
- D. The retailer validation code verifies instant winners of \$1, \$2, \$3, \$4, \$5, \$10, \$20, or \$25. The retailer validation code which corresponds with and verifies each of these winners is as follows:

ONE	= \$1
TWO	= \$2
THR	= \$3
FOR	= \$4
FIV	= \$5
SIX	= \$10
SVN	= \$20
EGT	= \$25
NIN	

- E. A prize winner in the "BEAT THE DEALER" instant game is determined by removing the latex from the play area on the front of the ticket to determine the two play symbols and prize symbol identified as GAME 1, the two play symbols and prize symbol identified as GAME 2, and the two play symbols and prize symbol identified as GAME 3. Neither the retailer validation code (or any portion thereof) nor the validation number (or any portion thereof) are play symbols or prize symbols and are not usable or playable as such. If the ticket holder's YOUR HAND beats DEALER'S HAND in either GAME 1, GAME 2, or GAME 3, he or she wins the prize shown for that game. There may be three winning hands on a ticket. The prizes are as follows:

\$1. ⁰⁰	= \$1 (one dollar) or
\$1. ⁰⁰ + \$1. ⁰⁰	= \$2 (two dollars) or
\$1. ⁰⁰ + \$1. ⁰⁰ + \$1. ⁰⁰	= \$3 (three dollars) or
\$2. ⁰⁰ + \$2. ⁰⁰	= \$4 (four dollars) or
\$1. ⁰⁰ + \$2. ⁰⁰ + \$2. ⁰⁰	= \$5 (five dollars) or
\$10. ⁰⁰	= \$10 (ten dollars) or
\$10. ⁰⁰ + \$10. ⁰⁰	= \$20 (twenty dollars) or
\$10. ⁰⁰ + \$10. ⁰⁰ + \$5. ⁰⁰	= \$25 (twenty-five dollars) or
\$500	= \$500 (five hundred dollars) or
\$500 + \$500	= 1,000 (one thousand dollars) or
\$500 + \$500 + \$500	= 1,500 (one thousand five-hundred dollars).

R19-3-366. "Barrels of Bucks"

- A. Nine play symbols, which are contiguous to each other in three rows, appear under the latex in the play area located on the right side of the ticket and are one of the following: "\$1.⁰⁰",

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"\$2.00", "\$5.00", "\$10.00", "\$25.00", "\$100", or "\$1000" with confirming captions.

- B. A pack ticket number beginning with 600001 is located in the lower center portion on the back of the ticket.
- C. Play symbol captions correspond with and verify each of the play symbols as follows:

Play Symbol	Caption
\$1.00	ONE DOL
\$2.00	TWO DOL
\$5.00	FIV DOL
\$10.00	TEN DOL
\$25.00	TWF DOL
\$100	ONE HUN
\$1000	ONE THOU

- D. The retailer validation code verifies instant winners of a "\$1", "\$2", "\$5", "\$10", "\$25", or "\$100". The retailer validation code which corresponds with and verifies each of these winners is as follows:

ONE	=	\$1
TWO	=	\$2
FIV	=	\$5
TEN	=	\$10
TWF	=	\$25
ONH	=	\$100

- E. A prize winner in the "BARRELS OF BUCKS" instant game is determined by removing the latex from the play area on the front of the ticket to determine the nine play symbols. Neither the retailer validation code (or any portion thereof), the pack-ticket number (or any portion thereof), nor the validation number (or any portion thereof) are play symbols and are not usable or playable as such. If the ticket owner matches any three like play symbols, he or she wins that prize. The prizes are as follows:

Three \$1.00	= \$1 (one dollar) or
Three \$2.00	= \$2 (two dollars) or
Three \$5.00	= \$5 (five dollars) or
Three \$10.00	= \$10 (ten dollars) or
Three \$25.00	= \$25 (twenty-five dollars) or
Three \$100	= \$100 (one hundred dollars) or
Three \$1000	= \$1000 (one thousand dollars).

R19-3-367. "Lucky Roll"

- A. In the latex play area located on the right side of the ticket, one play symbol appears alone on the right with LUCKY ROLL printed above and is one of the following: "2", "3", "4", "5", "6", "7", "8", "9", "10", "11", or "12" with confirming captions. Four play symbols contiguous to one another in one row directly under the LUCKY ROLL play symbol appear with YOUR ROLL printed above and are one of the following: "2", "3", "4", "5", "6", "7", "8", "9", "10", "11", or "12" with confirming captions. The play symbol captions correspond with and verify the play symbols as follows:

Play Symbol	Caption
2	TWO
3	THR
4	FOR
5	FIV
6	SIX
7	SVN
8	EGT
9	NIN
10	TEN
11	ELV
12	TWL

- B. Four prize symbols appear in one row directly under the play symbol captions with PRIZE printed above and are one of the

following: "\$1.00", "\$2.00", "\$5.00", "\$25.00", or "\$1,000" with confirming captions.

- C. A pack ticket number beginning with 700001 is located in the lower center portion on the back of the ticket.
- D. The retailer validation code verifies instant winners of a \$1, \$2, \$4, \$8, or \$20. The retailer validation code which corresponds with and verifies each of these winners is as follows:

ONE	=	\$1
TWO	=	\$2
FOR	=	\$4
EGT	=	\$8
TWY	=	\$20

- E. A prize winner in the "LUCKY ROLL" instant game is determined by removing the latex from the play area on the front of the ticket to determine the one LUCKY ROLL play symbol and the four YOUR ROLL play symbols. Neither the retailer validation code (or any portion thereof) nor the validation number (or any portion thereof) are play symbols and are not usable or playable as such. If any of YOUR ROLL play symbols matches the LUCKY ROLL play symbol, the player wins the prize shown in the spot directly below that winning YOUR ROLL play symbol. There may be four winning YOUR ROLL play symbols on a ticket. The prizes are as follows:

\$1.00	= \$1 (one dollar) or
\$1.00 + \$1.00	= \$2 (two dollars) or
\$2.00	= \$2 (two dollars) or
\$1.00 + \$1.00 + \$1.00 + \$1.00	= \$4 (four dollars) or
\$2.00 + \$2.00 + \$2.00 + \$2.00	= \$8 (eight dollars) or
\$5.00 + \$5.00 + \$5.00 + \$5.00	= \$20 (twenty dollars)
	or
\$25.00 + \$25.00 + \$25.00 + \$25.00	= \$100 (one hundred dollars) or
	or
\$1000 + \$1000 + \$1000 + \$1000	= \$4,000 (four thousand dollars).

R19-3-368. "Tie Tac Cash"

- A. Nine play symbols, which are contiguous to each other in three rows, appear under the latex in the play area located on the right side on the front of the ticket and are one of the following: "X" or "O" with confirming captions.
- B. A pack ticket number beginning with 800001 is located in the lower center portion on the back of the ticket.
- C. The caption will denote the first digit as the play spot (1-9) position, the second and third digits represent the play symbol, and the fourth digit is the last digit of the ticket number.
- D. The retailer validation code verifies instant winners of a "\$1", "\$2", "\$5", "\$10", and "\$25". The retailer validation code which corresponds with and verifies each of these winners is as follows:

ONE	=	\$1
TWO	=	\$2
FIV	=	\$5
TEN	=	\$10
TWF	=	\$25

- E. A prize winner in the "TIC TAC CASH" instant game is determined by removing the latex from the play area on the front of the ticket to determine the nine play symbols. Neither the retailer validation code (or any portion thereof), the pack-ticket number (or any portion thereof), nor the validation number (or any portion thereof) are play symbols and are not usable or playable as such. If the ticket owner has three "X" or "O" play symbols in any one row, column, or diagonal, he or she wins the prize indicated. The prizes are as follows:

Right Column	= \$1 (one dollar) or
Center Column	= \$2 (two dollars) or
Left Column	= \$5 (five dollars) or
Top Row	= \$10 (ten dollars) or

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Center Row	= \$25 (twenty-five dollars) or
Bottom Row	= \$100 (one hundred dollars) or
Either Diagonal	= \$1000 (one thousand dollars).

R19-3-370. "Lucky 13"

- A. Nine play symbols, which are contiguous to each other in three rows, appear under the latex in the play area located on the right side of the ticket and are one of the following: "\$1.00," "\$3.00," "\$13.00," "\$33.00," "\$130.00," "\$1300," OR \$13,000" with confirming captions.
- B. A pack ticket number beginning with 000001 is located in the lower center portion on the back of the ticket.
- C. Play symbol captions correspond with and verify each of the play symbols as follows:

Play Symbol	Caption
\$1.00	ONE DOL
\$3.00	THR DOL
\$13.00	THN DOL
\$33.00	TRR DOL
\$130.00	ONEHUN30
\$1300	THN HUN
\$13000	13 THOU

- D. The retailer validation code verifies instant winners of a \$1, \$3, \$13, or \$33. The retailer validation code which corresponds with and verifies each of these winners is as follows:

ONE	= \$1
THR	= \$3
THN	= \$13
TRR	= \$33
OHT	= \$130

- E. A prize winner in the "LUCKY 13" instant game is determined by removing the latex from the play area on the front of the ticket to determine the nine play symbols. Neither the retailer validation code (or any portion thereof), the pack ticket number (or any portion thereof), nor the validation number (or any portion thereof) are play symbols and are not usable or playable as such. If the ticket holder's YOUR HAND beats DEALER'S HAND in either GAME 1, GAME 2, or GAME 3, he or she wins the prize shown for that game. There may be three winning hands on a ticket. The prizes are as follows:

Three \$1.00	= \$1 (one dollar) or
Three \$3.00	= \$3 (three dollars) or
Three \$13.00	= \$13 (thirteen dollars) or
Three \$33.00	= \$33 (thirty-three dollars) or
Three \$130	= \$130 (one hundred thirty dollars) or
Three \$1300	= \$1300 (thirteen hundred dollars) or
Three \$13000	= \$13000 (thirteen thousand dollars)

R19-3-371. "Blackjack's Back"

- A. In the latex play area located on the right side of the ticket, three play symbols appear in a vertical row with YOUR HAND printed above and are one of the following: "12," "13," "14," "15," "16," "17," "18," "19," "20," or "21" with confirming captions. Three play symbols appear in a vertical row with DEALER'S HAND printed above and are one of the following: "12," "13," "14," "15," "16," "17," "18," "19," or "20" with confirming captions.

Play Symbol	Caption
12	TWLV
13	THRT
14	FRTN
15	FFTN
16	SXTN
17	SVNT
18	EGTN
19	NINT
20	TWTY
21	TWON

- B. Three prize symbols appear in a vertical row with PRIZE printed above and are one of the following: \$1.00, "\$2.00," "\$5.00," "\$10.00," or "\$500" with confirming captions.

- C. A pack ticket number beginning with 100001 is located in the lower center portion on the back of the ticket.
- D. The retailer validation code verifies instant winners of a \$1, \$2, \$3, \$5, \$10, or \$15. The retailer validation code which corresponds with and verifies each of these winners is as follows:

ONE	= \$1
TWO	= \$2
THR	= \$3
FIV	= \$5
TEN	= \$10
ETN	= \$15

- E. A prize winner in the "BLACKJACK'S BACK" instant game is determined by removing the latex from the play area on the front of the ticket to determine the two play symbols and prize symbol identified as GAME 1, the two play symbols and prize symbol identified as GAME 2, and the two play symbols and prize symbol identified as GAME 3. Neither the retailer validation code (or any portion thereof), nor the validation number (or any portion thereof) are play symbols or prize symbols and are not usable or playable as such. If the ticket holder's YOUR HAND beats DEALER'S HAND in either GAME 1, GAME 2, or GAME 3, he or she wins the prize shown for that game. There may be three winning hands on a ticket. The prizes are as follows:

\$1.00	\$1 (one dollar) or
\$1.00 + \$1.00	\$2 (two dollars) or
\$2.00	\$2 (two dollars) or
\$1.00 + \$2.00	\$3 (three dollars) or
\$1.00 + \$1.00 + \$1.00	\$3 (three dollars) or
\$5.00	\$5 (five dollars) or
\$1.00 + \$2.00 + \$2.00	\$5 (five dollars) or
\$5.00 + \$5.00	\$10 (ten dollars) or
\$5.00 + \$5.00 + \$5.00	\$15 (fifteen dollars) or
\$1,000	\$1,000 (one thousand) or
\$21,000	\$21,000 (twenty-one thousand dollars)

R19-3-372. "Double Dough"

- A. In the latex play area located on the right side of the ticket, three play symbols appear in a vertical row with YOUR NUMBER printed above and are one of the following: "1," "2," "3," "4," "5," "6," "7," "8," or "9" with confirming captions. Three play symbols appear in a vertical row with HOUSE NUMBER printed above and are one of the following: "1," "2," "3," "4," "5," "6," "7," "8," or "9" with confirming captions. The play symbol captions correspond with and verify the play symbols as follows:

Play Symbol	Caption
1	ONE
2	TWO
3	THR
4	FOR
5	FIV
6	SIX
7	SVN
8	EGT
9	NIN

- B. Three prize symbols appear in a vertical row with PRIZE printed above and are one of the following: \$1.00, "\$2.00," "\$5.00," "\$10.00," or "\$500" with confirming captions.

Prize Symbol	Caption
\$1.00	ONE DOL
\$2.00	TWO DOL
\$5.00	FIV DOL

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\$10.⁰⁰ TEN DOL
\$500 FIV HUND

- C. Three play symbols appear in a vertical row with BONUS BUCKS printed above and are one of the following: "\$\$", "TEN", or "FIV".

"", "", or "", with confirming captions.

Symbol	Caption
\$\$	DBLE
	BELL
	CHRY
	ORNG

- D. A pack ticket number beginning with 200001 is located in the lower center portion on the back of the ticket.
- E. The retailer validation code verifies instant winners of a \$1, \$2, \$5, \$10, or \$20. The retailer validation code which corresponds with and verifies each of these winners is as follows:

ONE	=	\$1
TWO	=	\$2
FIV	=	\$5
TEN	=	\$10
TWY	=	\$20

- F. A prize winner in the "DOUBLE DOUGH" instant game is determined by removing the latex from the play area on the front of the ticket to determine the two play symbols, prize symbol, and BONUS BUCKS symbol identified as GAME 1, the two play symbols, prize symbol, and BONUS BUCKS symbol identified as GAME 2, and the two play symbols, prize symbol, and BONUS BUCKS symbol identified as GAME 3. Neither the retailer validation code (or any portion thereof), nor the validation number (or any portion thereof) are play symbols, prize symbols, or BONUS BUCKS symbols and are not usable or playable as such. If the ticket holder's YOUR NUMBER beats HOUSE NUMBER in either GAME 1, GAME 2, or GAME 3, he or she wins the prize shown for that game; if BONUS BUCKS play symbol is " \$\$ ", the player wins twice the amount of the PRIZE spot. The prizes are as follows:

\$1. ⁰⁰	\$1 (one dollar) or
\$1. ⁰⁰ + \$\$	\$2 (two dollars) or
\$2. ⁰⁰	\$2 (two dollars) or
\$5. ⁰⁰	\$5 (five dollars) or
\$5. ⁰⁰ + \$\$	\$10 (ten dollars) or
\$10. ⁰⁰ + \$\$	\$20 (twenty dollars) or
\$500	\$500 (five hundred) or
\$500 + \$\$	\$1,000 (one thousand) or

R19-3-373. "8's are Great"

- A. Nine play symbols, which are contiguous to each other in three rows, appear under the latex in the play area located on the right side on the front of the ticket and are one of the following: "1", "2", "3", "4", "5", "6", "7", "8", or "9" with confirming captions.
- B. A pack ticket number beginning with 300001 is located in the lower center portion on the back of the ticket.
- C. Play symbol captions correspond with and verify each of the play symbols as follows:

Play Symbol	Caption
1	ONE
2	TWO
3	THR
4	FOR
5	FIV
6	SIX
7	SVN
8	EGT
9	NIN

7	SVN
8	EGT
9	NIN

- D. The retailer validation code verifies instant winners of a \$1, \$2, \$5, \$10, and \$20. The retailer validation code which corresponds with and verifies each of these winners is as follows:

ONE	=	\$1
TWO	=	\$2
EGT	=	\$5
EGN	=	\$10
ETY	=	\$20

- E. A prize winner in the "8's ARE GREAT" instant game is determined by removing the latex from the play area on the front of the ticket to determine the nine play symbols. Neither the retailer validation code (or any portion thereof), the pack ticket number (or any portion thereof), nor the validation number (or any portion thereof) are play symbols and are not usable or playable as such. If the ticket owner has three "8" play symbols in any one row, column, or diagonal, he or she wins the prize indicated. A player may win only one time on a ticket. The prizes are as follows:

Right Column	= \$1 (one dollar) or
Center Column	= \$2 (two dollars) or
Left Column	= \$8 (eight dollars) or
Top Row	= \$18 (eighteen dollars) or
Center Row	= \$88 (eighty-eight dollars) or
Bottom Row	= \$888 (eight hundred eighty-eight dollars) or
Either Diagonal	= \$8,888 (eight thousand eight hundred eighty-eight dollars)

R19-3-374. "High 5"

- A. Five play symbols, which are contiguous to each other, appear under the latex in the play area located on the lower front of the ticket with "YOUR NUMBER" printed above and are one of the following: "1", "2", "3", "4", "5", "6", "7", "8", "9", or "10" with confirming captions. One winning number symbol appears on the lower left front of the ticket with "WINNING #", printed above and is one of the following: "1", "2", "3", "4", "5", "6", "7", "8", "9", or "10" with confirming captions.
- B. A pack ticket number beginning with 400001 is located in the lower center portion on the back of the ticket.
- C. Play symbol captions correspond with and verify each of the play symbols as follows:

Play Symbol	Caption
1	ONE
2	TWO
3	THR
4	FOR
5	FIV
6	SIX
7	SVN
8	EGT
9	NIN
10	TEN

- D. Winning number symbol captions correspond with and verify each of the winning number symbols as follows:

Winning # Symbol	Caption
1	ONE
2	TWO
3	THR
4	FOR
5	FIV
6	SIX
7	SVN
8	EGT
9	NIN

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- 10 TBIN
E. Prize symbol captions correspond with and verify each of the prize symbols as follows:

Prize Symbol	Caption
\$2.00	TWO DOL
\$5.00	FIVE DOL
\$10.00	TEN DOL
\$50.00	FTY DOL
\$300	FIVE HUND
\$5,000	FIVE THOU

- F.** The retailer validation code verifies instant winners of a \$2.00, \$4.00, \$5.00, \$8.00, \$10.00, \$15.00, \$20.00, \$25.00, \$50.00, \$100, \$250, and \$500. The retailer validation code which corresponds with and verifies each of these winners is as follows:

TWO	= \$2
FOR	= \$4
FIV	= \$5
EGT	= \$8
TEN	= \$10
FTN	= \$15
TWY	= \$20
TWF	= \$25
FFY	= \$50
ONH	= \$100
THF	= \$250
FHN	= \$500

- G.** "HIGH 5" game tickets shall sell for no more than \$2.00.
H. A prize winner in the "HIGH 5" instant game is determined by removing the latex from the play area on the front of the ticket to determine the five play symbols and the winning number symbol. Neither the retailer validation code (or any portion thereof), the pack ticket number (or any portion thereof), nor the validation number (or any portion thereof) are play symbols and are not usable or playable as such. If the ticket owner's YOUR NUMBER symbol matches the "WINNING #:" symbol, he or she wins the prize directly under the play symbol. There may be five winning matches on a ticket. The prizes are as follows:

\$2.00	= \$2 (two dollars) or
\$2.00 × 2	= \$4 (four dollars) or
\$5.00	= \$5 (five dollars) or
\$2.00 × 4	= \$8 (eight dollars) or
\$2.00 × 5	= \$10 (ten dollars) or
\$5.00 × 2	= \$10 (ten dollars) or
\$10.00	= \$10 (ten dollars) or
\$5.00 × 3	= \$15 (fifteen dollars) or
\$5.00 × 4	= \$20 (twenty dollars) or
\$5.00 × 5	= \$25 (twenty-five dollars) or
\$50.00	= \$50 (fifty dollars) or
\$50.00 × 2	= \$100 (one hundred dollars) or
\$50.00 × 5	= \$250 (two hundred fifty dollars) or
\$500	= \$500 (five hundred dollars)
\$5,000	= \$5,000 (five thousand dollars)
\$5,000 × 5	= \$25,000 (twenty-five thousand dollars)

R19-3-375. "21"

- A.** In the latex play area located on the right side of the ticket, three play symbols appear in a vertical row with YOUR HAND printed above and are one of the following: "12", "13", "14", "15", "16", "17", "18", "19", "20" or "21" with confirming captions. Three play symbols appear in a vertical row with DEALER'S HAND printed above and are one of the following: "12", "13", "14", "15", "16", "17", "18", "19" or "20" with confirming captions. The play symbol captions correspond with and verify each of the play symbols as follows:

Play-Symbol	Caption
12	TWLV

13	THRT
14	PRTN
15	PFTN
16	SXTN
17	SVNT
18	BGTN
19	NINT
20	TWTY
21	TWON

- B.** Three prize symbols appear in a vertical row with PRIZE printed above and are one of the following: "\$1.00", "\$2.00", "\$5.00", "\$500", or "\$2,100" with confirming captions. Prize symbol captions correspond with and verify each of the prize symbols as follows:

Prize Symbol	Caption
\$1.00	ONE DOL
\$2.00	TWO DOL
\$5.00	FIV DOL
\$500	FIVE HUND
\$2,100	21 HUND

- C.** A pack ticket number beginning with 500001 is located in the lower center portion on the back of the ticket.
D. The retailer validation code verifies instant winners of a \$1, \$2, \$3, \$5, \$10, \$15, or \$500. The retailer validation code which corresponds with and verifies each of these winners is as follows:

ONE	= \$1
TWO	= \$2
THR	= \$3
FIV	= \$5
TEN	= \$10
FTN	= \$15
FHN	= \$500

- E.** A prize winner in the "21" instant game is determined by removing the latex from the play area on the front of the ticket to determine the two play symbols and prize symbol identified as GAME 1, the two play symbols and prize symbol identified as GAME 2, and the two play symbols and prize symbol identified as GAME 3. Neither the retailer validation code (or any portion thereof) nor the validation number (or any portion thereof) are play symbols or prize symbols and are not usable or playable as such. If the ticket holder's YOUR HAND beats DEALER'S HAND in either GAME 1, GAME 2, or GAME 3, he or she wins the prize shown for that game. There may be three winning games on a ticket. The prizes are as follows:

\$1.00	= \$1 (one dollar) or
\$1.00 + \$1.00	= \$2 (two dollars) or
\$2.00	= \$2 (two dollars) or
\$1.00 + \$2.00	= \$3 (three dollars) or
\$1.00 + \$1.00 + \$1.00	= \$3 (three dollars) or
\$5.00	= \$5 (five dollars) or
\$1.00 + \$2.00 + \$2.00	= \$5 (five dollars) or
\$5.00 + \$5.00	= \$10 (ten dollars) or
\$5.00 + \$5.00 + \$5.00	= \$15 (fifteen dollars) or
\$500	= \$500 (five hundred dollars)
\$2,100	= \$2,100 (twenty-one hundred dollars)

R19-3-376. "Cash Surprise"

- A.** Four play symbols, which are contiguous to each other, appear under the latex in the play area located on the lower front of the ticket with "YOUR NUMBER" printed above and are one of the following: "1", "2", "3", "4", "5", "6", "7", "8", "9" or "★" with confirming captions. One winning number symbol appears on the upper right front of the ticket with "WINNING NUMBER" printed above and is one of the following:

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- "1", "2", "3", "4", "5", "6", "7", "8", or "9" with confirming captions.
- B. A pack ticket number beginning with 600001 is located in the lower center portion on the back of the ticket.
- C. Play symbol captions correspond with and verify each of the play symbols as follows:
- | <u>Play Symbol</u> | <u>Caption</u> |
|--------------------|----------------|
| 1 | ONE |
| 2 | TWO |
| 3 | THR |
| 4 | FOR |
| 5 | FIV |
| 6 | SIX |
| 7 | SVN |
| 8 | EGT |
| 9 | NIN |
-  WIN
- D. Winning number symbol captions correspond with and verify each of the play symbols as follows:
- | <u>Winning # Symbol</u> | <u>Caption</u> |
|-------------------------|----------------|
| 1 | ONE |
| 2 | TWO |
| 3 | THR |
| 4 | FOR |
| 5 | FIV |
| 6 | SIX |
| 7 | SVN |
| 8 | EGT |
| 9 | NIN |
- E. Prize symbol captions correspond with and verify each of the play symbols as follows:
- | <u>Prize Symbol</u> | <u>Caption</u> |
|---------------------|----------------|
| \$1.00 | ONEDOL |
| \$2.00 | TWODOL |
| \$3.00 | THRDOL |
| \$5.00 | FIVDOL |
| \$10.00 | TENDOL |
| \$25.00 | TWFDOL |
| \$50.00 | FTYDOL |
| \$1,000 | ONETHOU |
- F. The retailer validation code verifies instant winners of a \$1.00, \$2.00, \$5.00, \$10.00, \$25.00, or \$50.00. The retailer validation code which corresponds with and verifies each of these winners is as follows:
- | | | |
|-----|---|------|
| ONE | = | \$1 |
| TWO | = | \$2 |
| FIV | = | \$5 |
| TEN | = | \$10 |
| TWF | = | \$25 |
| FFY | = | \$50 |
- G. A prize winner in the "CASH SURPRISE" instant game is determined by removing the latex from the play area on the front of the ticket to determine the four play symbols and the winning number symbol. Neither the retailer validation code (or any portion thereof), the pack ticket number (or any portion thereof), nor the validation number (or any portion thereof) are play symbols and are not usable or playable as such. If the ticket owner's "YOUR NUMBER" symbol matches the "WINNING NUMBER" symbol, he or she wins the prize directly under the play symbol. If a ticket owner's "YOUR NUMBER" symbol is a , the auto-win symbol, he or she automatically wins the prize directly under the play symbol. There may be four winning matches on a ticket. The prizes are as follows:
- | <u>Play Symbol</u> | <u>Caption</u> | <u>Prize</u> | <u>Value</u> |
|--------------------|----------------|------------------------------------|--|
| * | WIN | \$1.00 | \$1 (one dollar) or |
| * | WIN | \$2.00 | \$1 (one dollar) or
\$2 (two dollars) or |
| * | WIN | \$1.00 + \$1.00 + \$1.00 + \$2.00 | \$2 (two dollars) or
\$5 (five dollars) or |
| * | WIN | \$2.00 + \$2.00 + \$3.00 + \$3.00 | \$5 (five dollars) or
\$10 (ten dollars) or |
| * | WIN | \$10.00 + \$5.00 + \$5.00 + \$5.00 | \$10 (ten dollars) or
\$25 (twenty-five dollars) or |
| * | WIN | \$50.00 | \$25 (twenty-five dollars) or
\$50 (fifty dollars) or |
| * | WIN | \$1,000 | \$50 (fifty dollars) or
\$1,000 (one thousand dollars) or |
| * | WIN | \$1,000 | \$1,000 (one thousand dollars). |
- R19-3-377. "7 11 21"
- A. Four play symbols, which are contiguous to each other, appear under the latex in the play area located on the lower front of the ticket with "YOUR NUMBER" printed above and are one of the following: "2", "3", "4", "5", "6", "7", "9", "11", or "21" with confirming captions. One winning number symbol appears on the upper right front of the ticket with "WINNING #" printed above and is one of the following: "7", "11", or "21" with confirming captions.
- B. A pack ticket number beginning with 700001 is located in the lower center portion on the back of the ticket.
- C. Play symbol captions correspond with and verify each of the play symbols as follows:
- | <u>Play Symbol</u> | <u>Caption</u> |
|--------------------|----------------|
| 2 | TWO |
| 3 | THR |
| 4 | FOR |
| 5 | FIV |
| 6 | SIX |
| 7 | SVN |
| 9 | NIN |
| 11 | ELV |
| 21 | TYN |
- D. Winning number symbol captions correspond with and verify each of the play symbols as follows:
- | <u>Play Symbol</u> | <u>Caption</u> |
|--------------------|----------------|
| 7 | SVN |
| 11 | ELV |
| 21 | TYN |
- E. Prize symbol captions correspond with and verify each of the prize symbols as follows:
- | <u>Prize Symbol</u> | <u>Caption</u> |
|---------------------|----------------|
| \$1.00 | ONEDOL |
| \$2.00 | TWODOL |
| \$3.00 | THRDOL |
| \$5.00 | FIVEDOL |
| \$10.00 | TENDOL |
| \$70.00 | SVTYDOL |

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\$1.00	1HUND10
\$2100	TYNHUND

- F. The retailer validation code verifies instant winners of a \$1.00, \$2.00, \$5.00, \$11.00, \$21.00, \$70.00, or \$110.00. The retailer validation code which corresponds with and verifies each of these winners is as follows:

ONE	=	\$1
TWO	=	\$2
SVN	=	\$7
ELV	=	\$11
TYN	=	\$21
SVY	=	\$70
QTN	=	\$110

- G. A prize winner in the "7-11-21" instant game is determined by removing the latex from the play area on the front of the ticket to determine the four play symbols and the winning number symbol. Neither the retailer validation code (or any portion thereof), the pack ticket number (or any portion thereof), nor the validation number (or any portion thereof) are play symbols and are not usable or playable as such. If the ticket owner's "YOUR NUMBER" symbol matches the "WINNING #:" symbol, he or she wins the prize directly under the play symbol. There may be four winning "YOUR NUMBER" symbols on a ticket. The prizes are as follows:

\$1.00	= \$1 (one dollar) or
\$2.00	= \$2 (two dollars) or
\$2.00 + \$2.00 + \$2.00 + \$1.00	= \$7 (seven dollars) or
\$3.00 + \$2.00 + \$1.00 + \$1.00	= \$7 (seven dollars) or
\$5.00 + \$5.00 + \$1.00	= \$11 (eleven dollars) or
\$5.00 + \$3.00 + \$2.00 + \$1.00	= \$11 (eleven dollars) or
\$10.00 + \$5.00 + \$5.00 + \$1.00	= \$21 (twenty-one dollars)
	or
\$10.00 + \$5.00 + \$3.00 + \$3.00	= \$21 (twenty-one dollars)
	or
\$70.00	= \$70 (seventy dollars) or
\$110	= \$110 (one hundred ten dollars) or
\$2,100	= \$2,100 (twenty-one hundred dollars)

R19-3-378. "Double Dollars"

- A. In the latex play area located on the right side of the ticket, three play symbols appear in a vertical row with "YOUR NUMBER" printed above and are one of the following: "1", "2", "3", "4", "5", "6", "7", "8", or "9" with confirming captions. Three play symbol captions appear in a vertical row with "HOUSE NUMBER" printed above and are one of the following: "1", "2", "3", "4", "5", "6", "7", "8", or "9" with confirming captions. The play symbol captions correspond with and verify the play symbols as follows:

Play Symbol	Caption
1	ONE
2	TWO
3	THR
4	FOR
5	FIV
6	SIX
7	SVN
8	EGT
9	NIN

- B. Three prize symbols appear in a vertical row with "PRIZE" printed above and are one of the following: "\$1.00", "\$2.00", "\$5.00", "\$10.00", or "\$500" with confirming captions.

Prize Symbol	Caption
\$1.00	ONE DOL
\$2.00	TWO DOL
\$5.00	FIV DOL

\$10.00	TEN DOL
\$500	FIV HUND

- C. Three play symbols appear in a vertical row with "BONUS BUCKS" printed above and are one of the following: "\$\$", "BELL", "CHRY", "ORNG", "STAR", or "BARR".

--	--	--	--	--	--

Symbol	Caption
	DBLE
	BELL
	CHRY
	ORNG
	STAR
	BARR

- D. A pack ticket number beginning with 800001 is located in lower center portion on the back of the ticket.

- E. The retailer validation code verifies instant winners of a \$1, \$2, \$5, \$10, or \$20. The retailer validation code which corresponds with and verifies each of these winners is as follows:

ONE	=	\$1
TWO	=	\$2
FIV	=	\$5
TEN	=	\$10
TWY	=	\$20

- F. A prize winner in the "DOUBLE DOLLARS" instant game is determined by removing the latex from the play area on the front of the ticket to determine the two play symbols, prize symbol, and "BONUS BUCKS" symbol identified as "GAME 1", the two play symbols, prize symbol, and "BONUS BUCKS" symbol identified as "GAME 2", and the two play symbols, prize symbol, and "BONUS BUCKS" symbol identified as "GAME 3". Neither the retailer validation code (or any portion thereof) nor the validation number (or any portion thereof) are play symbols, prize symbols, or "BONUS BUCKS" symbols and are not usable or playable as such. If the ticket holder's "YOUR NUMBER" beats "HOUSE NUMBER" in either "GAME 1", "GAME 2", or "GAME 3", he or she wins the prize shown for that game; if "BONUS BUCKS" play symbol is "\$\$", the player wins twice the amount of the "PRIZE" spot. The prizes are as follows:

\$1.00	= \$1 (one dollar) or
\$1.00 + \$\$	= \$2 (two dollars) or
\$2.00	= \$2 (two dollars) or
\$5.00	= \$5 (five dollars) or
\$5.00 + \$\$	= \$10 (ten dollars) or
\$10.00 + \$\$	= \$20 (twenty dollars) or
\$500	= \$500 (five hundred) or
\$500 + \$\$	= \$1,000 (one thousand dollars)

R19-3-379. "Holiday Cash"

- A. Nine play symbols, which are contiguous to each other in three rows, appear under the latex in the play area located on the right side of the front of the ticket and are one of the following: "\$1.00", "\$2.00", "\$5.00", "\$10.00", "\$25.00", "\$100", or "\$500" with confirming captions.

- B. A pack ticket number beginning with 900001 is located in lower center portion on the back of the ticket.

- C. Play symbol captions correspond with and verify each of the play symbols as follows:

Play Symbol	Caption
\$1.00	ONEDOL

\$2.00	TWODOL
\$5.00	FIVDOL
\$10.00	TENDOL
\$25.00	TWFDOL
\$100	ONEHUND
\$500	FIVHUND

- D. The retailer validation code verifies instant winners of a \$1, \$2, \$5, \$10, \$25, \$100, or \$500. The retailer validation code which corresponds with and verifies each of these winners is as follows:

ONE	=	\$1
TWO	=	\$2
FIV	=	\$5
TEN	=	\$10
TWF	=	\$25
ONH	=	\$100
FHN	=	\$500

- E. A prize winner in the "HOLIDAY CASH" instant game is determined by removing the latex from the play area on the front of the ticket to determine the nine play symbols. Neither the retailer validation code (or any portion thereof), the pack ticket number (or any portion thereof), nor the validation number (or any portion thereof) are play symbols or prize symbols and are not usable or playable as such. If the ticket holder's YOUR CARD beats DEALER'S CARD in either GAME 1, GAME 2, or GAME 3, he or she wins the prize shown for that game. There may be three winning games on a ticket. The prizes are as follows:

Match 3 \$1.00	= \$1 (one dollar) or
Match 3 \$2.00	= \$2 (two dollars) or
Match 3 \$5.00	= \$5 (five dollars) or
Match 3 \$10.00	= \$10 (ten dollars) or
Match 3 \$25.00	= \$25 (twenty-five dollars) or
Match 3 \$100	= \$100 (one hundred dollars) or
Match 3 \$500	= \$500 (five hundred dollars)

R19-3-380. "High Card"

- A. In the latex play area located on the right side of the ticket, three play symbols appear in a vertical row with YOUR CARD printed above and are one of the following: "A", "K", "Q", "J", "10", "9", "8", "7", "6", "5", "4", or "3" with confirming captions. Three play symbols appear in a vertical row with DEALER'S CARD printed above and are one of the following: "K", "Q", "J", "10", "9", "8", "7", "6", "5", "4", "3", or "2" with confirming captions. The play symbol captions correspond with and verify the play symbols as follows:

Play Symbol	Caption
A	ACE
K	KNG
Q	QUN
J	JCK
10	TEN
9	NIN
8	EIGHT
7	SEV
6	SIX
5	FIV
4	FOR
3	THR
2	TWO

- B. Three prize symbols appear in a vertical row with PRIZE printed above and are one of the following: "\$1.00", "\$2.00", "\$5.00", "\$50.00", or "\$1000" with confirming captions.
- C. A pack ticket number beginning with 000001 is located in lower center portion on the back of the ticket.
- D. The retailer validation code verifies instant winners of a \$1, \$2, \$5, \$10, \$25, \$50, \$100, or \$150. The retailer validation code which corresponds with and verifies each of these winners is as follows:

ONE	=	\$1
TWO	=	\$2
FIV	=	\$5
TEN	=	\$10
TWF	=	\$25
ONH	=	\$100
FHN	=	\$150

- E. A prize winner in the "HIGH CARD" instant game is determined by removing the latex from the play area on the front of the ticket to determine the two play symbols and prize symbol identified as GAME 1, the two play symbols and prize symbol identified as GAME 2, and the two play symbols and prize symbol identified as GAME 3. Neither the retailer validation code (or any portion thereof), the pack ticket number (or any portion thereof), nor the validation number (or any portion thereof) are play symbols or prize symbols and are not usable or playable as such. If the ticket holder's YOUR CARD beats DEALER'S CARD in either GAME 1, GAME 2, or GAME 3, he or she wins the prize shown for that game. There may be three winning games on a ticket. The prizes are as follows:

\$1.00	= \$1 (one dollar) or
\$1.00 + \$1.00	= \$2 (two dollars) or
\$2.00	= \$2 (two dollars) or
\$5.00	= \$5 (five dollars) or
\$1.00 + \$2.00 + \$2.00	= \$5 (five dollars) or
\$5.00 + \$5.00	= \$10 (ten dollars) or
\$5.00 + \$5.00 + \$5.00	= \$15 (fifteen dollars) or
\$50	= \$50 (fifty dollars) or
\$50.00 + \$50.00	= \$100 (one hundred dollars) or
\$50.00 + \$50.00 + \$50.00	= \$150 (one hundred fifty dollars) or
\$1000	= \$1000 (one thousand dollars) or
\$1000 + \$1000	= \$2000 (two thousand dollars) or
\$1000 + \$1000 + \$1000	= \$3000 (three thousand dollars)

R19-3-381. "Tic Tac Dough"

- A. Nine play symbols, which are contiguous to each other in three rows, appear under the latex in the play area located on the right side on the front of the ticket and are one of the following: "X" or "O" with confirming captions.
- B. The confirming caption will denote the first digit as the play spot (1-9) position, the second and third digits represent the play symbol, and the fourth digit is the last digit of the ticket number.
- C. A pack ticket number beginning with 100001 is located in the lower center portion on the back of the ticket.
- D. The retailer validation code verifies instant winners of \$1, \$2, \$5, \$10, \$25, and \$100. The retailer validation code which corresponds with and verifies each of these winners is as follows:

ONE	=	\$1
TWO	=	\$2
FIV	=	\$5
TEN	=	\$10
TWF	=	\$25
ONH	=	\$100

- E. A prize winner in the "Tic Tac Dough" instant game is determined by removing the latex from the play area on the front of the ticket to determine the nine play symbols. Neither the retailer validation code (or any portion thereof), the pack ticket number (or any portion thereof), nor the validation number (or any portion thereof) are play symbols or prize symbols and are not usable or playable as such. If the ticket holder has three "X" or "O" play symbols in any one row, column, or the upper left to lower right diagonal, he or she wins the prize indicated. A

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player may win only one time on a ticket. The prizes are as follows:

Right Column	=	\$1 (one dollar) or
Center Column	=	\$2 (two dollars) or
Left Column	=	\$5 (five dollars) or
Top Row	=	\$10 (ten dollars) or
Center Row	=	\$25 (twenty-five dollars) or
Bottom Row	=	\$100 (one hundred dollars) or
Upper left to lower right diagonal	=	\$1,000 (one thousand dollars).

R19-3-382. "Roulette"

- A. Four play symbols, which are contiguous to each other, appear under the latex in the play area located on the center right of the ticket with "Your Number" printed above each play symbol, and are one of the following "1", "2", "3", "4", "5", "6", "7", "8", "9", with confirming captions.
- B. A pack ticket number beginning with 200001 is located in the lower left portion on the back of the ticket.
- C. Play symbol captions correspond with and verify each of the play symbols as follows:

Play Symbol	Caption
1	ONE
2	TWO
3	THR
4	FOR
5	FIV
6	SIX
7	SVN
8	EGT
9	NIN

- D. Winning number symbol captions correspond with and verify each of the winning number symbols as follows:

Winning Number Symbols	Caption
1	ONE
2	TWO
3	THR
4	FOR
5	FIV
6	SIX
7	SVN
8	EGT
9	NIN

- E. Prize symbol captions correspond with and verify each of the prize symbols as follows:

Prize Symbol	Caption
\$1.00	ONEDOL
\$5.00	FIVEDOL
\$250	2HUND50

- F. The retailer validation code verifies instant winners of \$1.00, \$2.00, \$3.00, \$4.00, \$5.00, \$10.00, \$20.00, or \$250. The retailer validation code which corresponds with and verifies each of these winners is as follows:

ONE	=	\$1	FIV	=	\$5
TWO	=	\$2	TEN	=	\$10
THR	=	\$3	TWY	=	\$20
FOR	=	\$4	THF	=	\$250

- G. A prize winner in the "Roulette" instant game is determined by removing the latex from the play area on the front of the ticket to determine the four play symbols and the winning number symbol. Neither the retailer validation code (or any portion thereof), the pack ticket number (or any portion thereof), are play symbols and are not usable or playable as such. If the ticket owner's "YOUR NUMBER" symbol matches the "WINNING NUMBER" symbol, he or she wins the prize directly.

under the play symbol. There may be four winning "YOUR NUMBER" symbols on a ticket. The prizes are as follows:

\$1.00	=	\$1 (one dollar) or
\$1.00 + \$1.00	=	\$2 (two dollars) or
\$1.00 + \$1.00 + \$1.00	=	\$3 (three dollars) or
\$1.00 + \$1.00 + \$1.00 + \$1.00	=	\$4 (four dollars) or
\$5.00	=	\$5 (five dollars) or
\$5.00 + \$5.00	=	\$10 (ten dollars) or
\$5.00 + \$5.00 + \$5.00	=	\$20 (twenty dollars) or
\$250	=	\$250 (two hundred and fifty dollars) or
\$250 + \$250 + \$250 + \$250	=	\$1,000 (one thousand dollars)

R19-3-383. "Baseball Bucks"

- A. In the latex play area located on the right side of the ticket, three play symbols appear in a vertical row with "YOUR TEAM" printed above, and are one of the following: "1", "2", "3", "4", "5", "6", "7", "8", or "9", with confirming captions. The play symbol captions correspond with and verify the play symbols as follows:

Play Symbol	Caption
0	ZRO
1	ONE
2	TWO
3	THR
4	FOR
5	FIV
6	SIX
7	SVN
8	EGT
9	NIN
10	TEN

- B. Three prize symbols appear in a vertical row with "PRIZE" printed above, and are one of the following: \$1.00, \$2.00, \$5.00, \$50.00, and \$500 with confirming captions. The play symbols and confirming captions are as follows:

Play Symbol	Caption
\$1.00	ONEDOL
\$2.00	TWODOL
\$5.00	FIVEDOL
\$50.00	FTYDOL
\$500	FIVHUND

- C. A pack ticket number is located on the lower left side of the back of the ticket and begins with 500001.

- D. The retailer validation code verifies instant winners of \$1.00, \$2.00, \$5.00, \$10.00, \$15.00, \$50.00, \$100, \$150, and \$500. The retailer validation code which corresponds with and verifies each of these winners is as follows:

ONE	=	\$1
TWO	=	\$2
FIV	=	\$5
TEN	=	\$10
FTN	=	\$15
FTY	=	\$50
QNH	=	\$100
QFY	=	\$150
FLN	=	\$500

- E. A prize winner in the "Baseball Bucks" instant game is determined by removing the latex from the play area on the front of the ticket to determine the two play symbols and prize symbol identified as "Game 1", the two play symbols and prize symbols identified as "Game 2", and the two play symbols and

prize symbol identified as "Game 3." Neither the retailer validation code (or any portion thereof), the pack ticket number (or any portion thereof), nor the validation number (or any portion thereof) are play symbols and are not usable or playable as such. If the ticket holder's "Your Team" beats "Away Team" in either "Game 1", or "Game 2", or "Game 3" the player wins the prize shown for that game. There may be three winning games on a ticket. The prizes are as follows:

\$1.00	= \$1 (one dollar) or
\$1.00 + \$1.00	= \$2 (two dollars) or
\$2.00	= \$2 (two dollars) or
\$1.00 + \$2.00 + \$2.00	= \$5 (five dollars) or
\$5.00	= \$5 (five dollars) or
\$5.00 + \$5.00	= \$10 (ten dollars) or
\$5.00 + \$5.00 + \$5.00	= \$15 (fifteen dollars) or
\$50	= \$50 (fifty dollars) or
\$50.00 + \$50.00	= \$100 (one hundred dollars) or
\$50.00 + \$50.00 + \$50.00	= \$150 (one hundred fifty dollars) or
\$500	= \$500 (five hundred dollars) or
\$500 + \$500	= \$1,000 (one thousand dollars) or
\$500 + \$500 + \$500	= \$1,500 (one thousand five hundred dollars)

R19.3-384. "King of Cash"

- A. In the latex play area located on the right side of the ticket, three play symbols appear in a vertical row with YOUR HAND printed above and are one of the following: "A", "K", "Q", "J", "10", "9", "8", "7", "6", "5", "4", or "3" with confirming captions. Three play symbols appear in a vertical row with DEALER'S HAND printed above and are one of the following: "K", "Q", "J", "10", "9", "8", "7", "6", "5", "4", "3", or "2" with confirming captions. The play symbol captions correspond with and verify the play symbols as follows:

Play Symbol	Caption
A	ACE
K	KNG
Q	QUN
J	JCK
10	TEN
9	NIN
8	EGT
7	SVN
6	SIX
5	FIV
4	FOR
3	THR
2	TWO

- B. Three prize symbols appear in a vertical row with PRIZE printed above and are one of the following: "\$1.00", "\$2.00", "\$5.00", "\$50.00", or \$500 with confirming captions.
- C. A pack ticket number beginning with 300001 is located in the lower center portion on the back of the ticket.
- D. The retailer validation code verifies instant winners of a \$1, \$2, \$5, \$10, \$15, \$50, \$100, \$150, or \$500 ticket. The retailer validation code which corresponds with and verifies each of these winners is as follows:

ONE	= \$1	FTN	= \$15
TWO	= \$2	FFY	= \$50
FIV	= \$5	ONH	= \$100
TEN	= \$10	QFY	= \$150
		FHN	= \$500

- E. A prize winner in the "KING OF CASH" instant game is determined by removing the latex from the play area on the

front of the ticket to determine the two play symbols and prize symbol identified as GAME 1, the two play symbols and prize symbol identified as GAME 2, and the two play symbols and prize symbol identified as GAME 3. Neither the retailer validation code (or any portion thereof), the pack ticket number (or any portion thereof) are play symbols or prize symbols and are not usable or playable as such. If the ticket holder's YOUR HAND beats the DEALER'S HAND in either GAME 1, GAME 2, or GAME 3, he or she wins the prize shown for that game. There may be three winning games on a ticket. The prizes are as follows:

\$1.00	= \$1 (one dollar) or
\$1.00 + \$1.00	= \$2 (two dollars) or
\$2.00	= \$2 (two dollars) or
\$5.00	= \$5 (five dollars) or
\$1.00 + \$2.00 + \$2.00	= \$5 (five dollars) or
\$5.00 + \$5.00	= \$10 (ten dollars) or
\$5.00 + \$5.00 + \$5.00	= \$15 (fifteen dollars) or
\$50	= \$50 (fifty dollars) or
\$50.00 + \$50.00	= \$100 (one hundred dollars) or
\$50.00 + \$50.00 + \$50.00	= \$150 (one hundred fifty dollars) or
\$500	= \$500 (five hundred dollars) or
\$500 + \$500	= \$1,000 (one thousand dollars) or
\$500 + \$500 + \$500	= \$1,500 (one thousand five hundred dollars)

R19.3-385. "Wild Card"

- A. Four play symbols, which are contiguous to each other, appear under the latex in the play area located on the lower front of the ticket with "YOUR CARD" printed above and are one of the following: "3", "4", "5", "6", "7", "8", "9", "10", "J", "Q", "K", "A", or "2" with confirming captions. One winning number symbol appears on the upper right front of the ticket with "WINNING CARD" printed above and is one of the following: "3", "4", "5", "6", "7", "8", "9", "10", "J", "Q", "K", or "A" with confirming captions.
- B. A pack ticket number beginning with 400001 is located in the lower center portion on the back of the ticket.
- C. Play symbol captions correspond with and verify each of the play symbols as follows:

Play Symbol	Caption
3	THR
4	FOR
5	FIV
6	SIX
7	SVN
8	EGT
9	NIN
10	TEN
J	JAC
Q	QUN
K	KNG
A	ACE
2	JCR

- D. Winning number symbol captions correspond with and verify each of the winning number symbols as follows:

Winning # Symbol	Caption
3	THR
4	FOR
5	FIV

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6	SIX	\$50.00	=\$50 (fifty dollars) or
7	SVN	\$50.00 + "7"	=\$50 (fifty dollars) or
8	EGT	\$1,000	=\$1,000 (one thousand dollars) or
9	NIN		
10	TEN		
J	JAC		
Q	QUN		
K	KNG		
A	ACE		

- E. Prize symbol captions correspond with and verify each of the prize symbols as follows:

\$1.00	=	ONEDOL
\$2.00	=	TWODOL
\$3.00	=	THRDOL
\$5.00	=	FIVEDOL
\$10.00	=	TENDOL
\$25.00	=	TWFDOL
\$50.00	=	FTYDOL
\$1,000	=	ONETHOU

- F. The retailer validation code verifies instant winners of a "\$1.00", "\$2.00", "\$5.00", "\$10.00", "\$25.00", or "\$50.00" ticket. The retailer validation code which corresponds with and verifies these winners is as follows:

ONE	=	\$1	TEN	=	\$10
TWO	=	\$2	TWF	=	\$25
FIIV	=	\$5	FTY	=	\$50

- G. A prize winner in the "WILD CARD" instant game is determined by removing the latex from the play area on the front of the ticket to determine the four play symbols and the winning number symbol. Neither the retailer validation code (or any portion thereof), the pack ticket number (or any portion thereof), nor the validation number (or any portion thereof) are play symbols or prize symbols and are not usable or playable as such. If the ticket owner's "YOUR CARD" symbol matches the "WINNING CARD" symbol, he or she wins the prize directly under the play symbol. If the ticket owner's "YOUR CARD" symbol is a "7", he or she automatically wins the prize directly under the play symbol. There may be four winning matches on a ticket. The prizes are as follows:

\$1.00	=	\$1 (one dollar) or
\$1.00 + "7"	=	\$1 (one dollar) or
\$2.00	=	\$2 (two dollars) or
\$2.00 + "7"	=	\$2 (two dollars) or
\$1.00 + \$1.00 + \$1.00 + \$2.00	=	\$5 (five dollars) or
\$5.00 + "7"	=	\$5 (five dollars) or
\$2.00 + \$2.00 + \$3.00 + \$3.00	=	\$10 (ten dollars) or
\$10.00 + "7"	=	\$10 (ten dollars) or
\$10.00 + \$5.00 + \$5.00 + \$5.00	=	\$25 (twenty-five dollars) or
\$25.00 + "7"	=	\$25 (twenty-five dollars) or

R19 3-386. "Lucky 7's"

- A. Nine play symbols, which are contiguous to each other in three rows, appear under the latex in the play area located on the right side on the front of the ticket under a red and black checkerboard.
- B. The confirming caption will denote the first digit as the play spot (1-9) position, the second and third digits represent the play symbol, and the fourth digit is the last digit of the ticket number.
- C. A pack ticket number beginning with 600001 is located in the lower center portion on the back of the ticket.
- D. Play symbol captions correspond with and verify each of the play symbols as follows:

Play Symbol	Caption
1	ONE
2	TWO
3	THR
4	FOR
5	FIIV
6	SIX
7	SVN
8	EGT
9	NIN

- E. The retailer validation code verifies instant winners of \$1, \$2, \$7, \$17, and \$77. The retailer validation code which corresponds with and verifies each of these winners is as follows:

ONE	=	\$1	SVT	=	\$17
TWO	=	\$2	SVS	=	\$77
SVN	=	\$7			

- F. A prize winner in the "Lucky 7's" instant game is determined by removing the latex from the play area on the front of the ticket to determine the nine play symbols. Neither the retailer validation code (or any portion thereof), the pack ticket number (or any portion thereof), nor the validation number (or any portion thereof) are play symbols and are not usable or playable as such. If the ticket owner has three "7" play symbols in any one row, column, or the upper left to lower right diagonal, he or she wins the prize indicated. A player may win only one time on a ticket. The prizes are as follows:

Right Column	= \$1 (one dollar) or
Center Column	= \$2 (two dollars) or
Left Column	= \$7 (seven dollars) or
Top Row	= \$17 (seventeen dollars) or
Center Row	= \$77 (seventy-seven dollars) or
Bottom Row	= \$777 (seven hundred seventy-seven dollars) or
Upper-left to lower-right diagonal	= \$7,777 (seven thousand seven hundred seventy-seven dollars).